Amendments To Claims

Group A

28. (New)   A method for purchasing by a customer using a merchant having an internet site at which the merchant offers goods and/or services; and wherein a bank authorizes the purchase in association with a customer account and assures payment to the merchant, comprising:

communicating between a customer computer used by a customer user and a merchant computer via the internet and assembling order information associated with a customer order using the merchant computer and customer computer during said communicating step;

said communicating and said assembling steps being performed without communicating a customer account number or similar customer account identification via the internet which may be used to make fraudulent charges against the customer account;

assigning a transaction identifier during said communicating or said assembling steps to identify said order, said transaction identifier not being useful for making other transactions against the customer account;

communicating between the customer and bank involving the customer user, customer computer and bank computer via the internet;

conducting an identification inquiry between the bank computer and customer to verify the authenticity of the customer as acceptable for conducting transactions against said customer account;

communicating between the customer computer and bank computer via the internet to provide authorization of a purchase transaction based upon said order information and including at least said transaction identification and merchant identification;

communicating between the bank computer and the merchant computer assurance of payment information to further or complete the purchase transaction having said transaction identification.

29.   (New)   A method according to claim 28 wherein the customer computer performs by assembling the transaction identifier.

30.   (New)   A method according to claim 28 wherein the merchant computer performs by assigning the transaction identifier.

31.   (New)   A method according to claim 28 wherein said conducting an identification inquiry between the bank computer and customer involves using at least one verification or authentication field which changes with each transaction conducted by the customer.

32.   (New)   A method according to claim 28 wherein said conducting an identification inquiry between the bank computer and customer involves using at least one verification or authentication field which is changed with each transaction conducted by the customer.

33.   (New)   A method according to claim 28 wherein said conducting an identification inquiry between the bank computer and customer involves using plural verification or authentication fields at least one of which changes with each transaction conducted by the customer.

34.   (New)   A method according to claim 28 wherein said conducting an identification inquiry between the bank computer and customer involves using plural verification or authentication fields a plurality of such verification or authentication fields changing with each transaction conducted by the customer.

35. (New) A method according to claim 28 wherein said conducting an identification inquiry between the bank computer and customer involves using at least one verification or authentication field which changes with each transaction.

36. (New) A method according to claim 28 wherein said conducting an identification inquiry between the bank computer and customer involves using plural verification or authentication fields at least one of which changes with each transaction.

37. (New) A method according to claim 28 wherein said conducting an identification inquiry between the bank computer and customer involves using plural verification or authentication fields a plurality of such verification or authentication fields changing with each transaction.

38. (New) A method according to claim 28 and further comprising conducting an identification inquiry between the bank computer and merchant computer using at least one verification or authentication fields.

39. (New) A method according to claim 28 and further comprising conducting an identification inquiry between the bank computer and merchant computer using plural verification or authentication fields at least one of which changes with each transaction.

40. (New) A method according to claim 28 and further comprising conducting an identification inquiry between the bank computer and merchant computer using plural verification or authentication fields a plurality of such verification or authentication fields changing with each transaction.

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Group B

41.   (New)   A method for purchasing by a customer using a merchant having an internet site at which the merchant offers goods and/or services; and wherein a bank authorizes the purchase in association with a customer account and assures payment to the merchant, comprising:

communicating between a customer computer used by a customer user and a merchant computer via the internet and assembling order information associated with a customer order using the merchant computer and customer computer during said communicating step;

said communicating and said assembling steps being performed without communicating a customer account number or similar customer account identification via the internet which may be used to make fraudulent charges against the customer account;

assigning a transaction identifier during said communicating or said assembling steps to identify said order, said transaction identifier not being useful for making other transactions against the customer account;

communicating between the customer and bank involving the customer user, customer computer and bank computer via the internet;

conducting an identification inquiry between the bank computer and customer to verify the authenticity of the customer as acceptable for conducting transactions against said customer account;

communicating between the customer computer and bank computers via the internet to provide authorization of a purchase transaction based upon said order information and including at least said transaction identification, cost and merchant identification;

communicating between the bank computer and the merchant computer assurance of payment information to further or complete the purchase transaction having said transaction identification.

42.   (New)   A method according to claim 41 wherein the customer computer performs by assembling the transaction identifier.

43.   (New)   A method according to claim 41 wherein the merchant computer performs by assigning the transaction identifier.

44.   (New)   A method according to claim 41 wherein said step of conducting an identification inquiry involves using at least one verification or authentication field which changes with each transaction conducted by the customer.

45.   (New)   A method according to claim 41 wherein said step of conducting an identification inquiry involves using at least one verification or authentication field which change with each transaction conducted by the customer.

46.   (New)   A method according to claim 41 wherein said step of conducting an identification inquiry involves using plural verification or authentication fields at least one of which changes with each transaction conducted by the customer.

47.   (New)   A method according to claim 41 wherein said step of conducting an identification inquiry involves using plural verification or authentication fields a plurality of such verification or authentication fields changing with each transaction conducted by the customer.

48. (New) A method according to claim 41 wherein said step of conducting an identification inquiry involves using at least one verification or authentication field which changes with each transaction.

49. (New) A method according to claim 41 wherein said step of conducting an identification inquiry involves using at least one verification or authentication field which change with each transaction.

50. (New) A method according to claim 41 wherein said step of conducting an identification inquiry involves using plural verification or authentication fields at least one of which changes with each transaction.

51. (New) A method according to claim 41 wherein said step of conducting an identification inquiry involves using plural verification or authentication fields a plurality of such verification or authentication fields changing with each transaction.

52. (New) A method according to claim 41 and further comprising conducting an identification inquiry between the bank computer and merchant computer using at least one verification or authentication fields.

53.   (New) A method according to claim 41 and further comprising conducting an identification inquiry between the bank computer and merchant computer using plural verification or authentication fields a plurality of such verification or authentication fields changing with each transaction.